

Hindrances to

Happiness



Addison Moore



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**HINDRANCES
TO HAPPINESS**

HINDRANCES TO HAPPINESS

BY
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To
THE REV. CHARLES F. AKED, D.D.
the most considerate of colleagues and
the kindest of friends

FOREWORD

THESE addresses were delivered on successive Sunday mornings to the Bible Class of the Fifth Avenue Baptist Church, New York. They have as their keynote the word "Adjustment," and deal with Happiness from the view point of Christian Ethics. They are offered to a larger public not only because members of the Bible Class demanded them in permanent form, but also because of the favorable reception accorded the preceding volume of addresses entitled "The Heir of the Ages and His Inheritances," and the many requests from its readers for the publication of a new series. The present series like the former is intended to be suggestive and not at all exhaustive of the topics discussed, the aim being to stimulate thought and awaken inquiry along the lines indicated, with special attention to the needs of young men.

CONTENTS

	Page
I. Ignorance	11
II. Impatience	20
III. Improvidence	30
IV. Debt	39
V. Poverty	49
VI. Pessimism	59
VII. Lying	68
VIII. Worry	78
IX. Selfishness	88

I

IGNORANCE

A MODERN essayist has pointed out the fact that the advisability of allowing a lamp-post to remain or to be removed from a street corner depends entirely upon the nature and philosophy of light. There are many who smile at the assertion and state that such a question is to be decided on more practical and utilitarian grounds. But when the lamp-post has been thrown down by the mob which has no patience with the philosopher and his disquisition on the nature of light, then in the darkness of the night those who love darkness rather than light because their deeds are evil, bear witness by the disasters they encompass, to the practical value of the nature and philosophy of light.

In like manner a discussion about the philosophy of happiness may seem less important than a statement concerning the acquisition of certain possessions which are supposed to produce happiness. But when such possessions are

seen to produce unhappiness in many instances, and when even those whom the world counts most fortunate in the matter of possessions are frequently found among the discontented and the unsatisfied, it becomes possible to believe that some acquaintance at least with the law that underlies the successful pursuit of happiness may be essential to its attainment.

That law may be briefly stated as an adjustment of oneself to the existing universe; to its existence, that is, as a reality and as a working hypothesis.

Which means in simpler language, that happiness depends upon keeping one's ideals up to date.

If Adam, for instance, was pleased with the light that showed him the beauties of nature, and found contentment in the day which witnessed the dawning of his consciousness, it is easy to conceive that as the sun declined and darkness brooded over the earth, his happiness would disappear with the sinking sun. As experience increased when days succeeded nights, it is also conceivable that his happiness in the sunshine would not be broken with the night, for he would surely and safely rest in the assurance of a coming dawn.

When Aristotle formulated his philosophy of happiness he founded it upon his belief that the universe was static. To him the world was center and sun of every sphere, and the work of creation was at rest. All that life held for mankind they already possessed as a gift from the gods.

Under such a philosophy happiness consists in finding satisfaction in the abundance of one's possessions, and the lack of them was sufficient reason for sorrow. While the pursuit of riches, or of fame, or of knowledge was essential to their possession, the pursuit if it failed to gain the desired goal could afford no satisfaction.

So that Aristotle's famous conclusion explains his entire system of thought as he says, "It is reasonable to suppose that wisdom is more pleasant to those who have mastered it, than to those who are yet seeking for it."

Modern teaching is entirely opposite in its conclusions and was comprehensively stated by Bishop Butler when he said, "Knowledge is not our proper happiness; it is the gaining, not the having of it, which affords entertainment."

Between these two statements lies the sea of uncertain currents and uncharted ways that sepa-

14 HINDRANCES TO HAPPINESS

rates the ancient from the modern continents of thought.

There is a realm filled with the puppet life of those whose thought of God pictures Him as forever at rest and apart from His creation. He has made definite rules and given positive directions which if followed will win His favor. If you are good you will be happy; and if unhappiness clouds your sky it is an evidence of your own badness. So the friends of Job argued with him and besought him to acknowledge his sin and make his peace with the God whom evidently he had offended.

Then, knowing himself to be innocent, and yet knowing himself to be unhappy, Job plunged into the sea of speculation and fought its billows of doubt until he could say, "I know that my Vindicator liveth!" And with that saying he found himself on the shore of a new continent of thought and life.

He adjusted himself to the universe as he believed it to exist in the mind of God, and his happiness was assured.

It is a wonderful foregleam of the modern day which the author of the drama of Job saw in his long ago time, and that foregleam suf-

ferred many an eclipse before Copernicus added to the light of knowledge, and Augustine increased the knowledge of truth, and Bishop Butler taught us how to adjust our thinking to the realities of the modern age.

Ancient and modern, however, when applied to our thinking are terms that relate not to distance in time, but to differences in ideals.

In the mountains of Kentucky a race of white people exists whose practices and principles are so far removed from those of the people who populate the rest of that enlightened State that the mountaineers have been aptly and picturesquely called "our contemporaneous ancestors." Their feuds and their opinions, so foreign to modern ways of life, frequently bring them into violent conflict with the authorities of a more orderly and law abiding society. In point of time they are contemporaneous with their fellow countrymen; but in point of thought they live in another age.

In very much the same manner men may live to-day in an ancient world of thought about temporal and eternal values; still holding fast to ancient formulas and shaping conduct to

conform to an ancient and outgrown philosophy of life.

Men still believe that to have is better than to pursue and that possessions will produce happiness. Consequently they argue that the end justifies the means. To get knowledge by short cut methods and win scholastic honors by dishonorable means; to secure public office by political chicanery; to grow rich by "graft"; these and their equivalent practices in the pursuit of professional and commercial advantage are methods sanctioned by long and faithful allegiance to an ancient philosophy which the world has outgrown along with its one time belief in the Ptolemaic astronomy.

The young man of to-day who would find happiness must adjust himself to the universe as he believes it to exist in the mind of God. To us of to-day the universe is never at rest; never, as Augustine imagined it to be, a place static at all; but a system dynamic, alive with endless possibilities of progress toward higher forms of expression. We have to breathe an atmosphere freed from the deadening fumes of superstition, but charged with the exhilaration of liberty and of truth.

We must relate ourselves to the philosophy which best interprets the modern world; a world sensitive to human unhappiness since the heart of the Nazarene has throbbed in sympathy with human sorrow; and a world seeking to relieve that sorrow, since He has shown how even sorrow may be turned into joy.

We are fellow laborers in a common cause whose name is the Brotherhood of Man. The Elder Brother guides us through the sea of bewildering experience to the continent of a new world of thought and life. Its laws and its philosophy are the outgrowth of His golden rule, and our happiness in the modern world depends not at all upon the abundance of the things we possess, but altogether upon our adjustment to the highest truth we know. Such an adjustment is necessary if happiness is to be our pursuit.

For the principal hindrance to happiness is the lack of right relationship to the universe as it exists in the thought of God. Such an adjustment calls for an open mind and a heart loyal to those high standards of conduct which beckon to courageous youth.

The child cries for the moon and is unhappy

because he does not understand that until his eye has been trained and his sense of perspective developed he is out of adjustment with creation. The man who sighs for possessions and sins to get them and is not happy with possessions won, must learn the law of happiness and govern his conduct accordingly.

This law when applied to the sphere of thought asks the student not to lull his mind to sleep by the repetition of ancient theories, but bids him test in the laboratory and in the shop and on the street the principles and precepts on which his hope of happiness is based. It asks the man of affairs to be sure that his promises and engagements are made with a sense of the eternal perspective in his mind so that he will not cry for the moon.

This law urges the importance of understanding that happiness is to be found in the sense of satisfaction that comes to him whose day's work has deprived no other life of its faith in justice and in love, but has contributed to the hearts of men something more than they possessed of faith in humanity and in God.

The neglect of this philosophy hinders happiness. For "where ignorance is bliss 't is folly to

be wise " is true only where evil is concerned; and in the realm of better things the best that we can know is none too good a standard by which to measure our progress toward the goal we seek.

II

IMPATIENCE

“**H**ASTE makes waste” and “the more haste the less speed” are proverbs that embody the wisdom of the past in regard to the relation of impatience to happiness.

The eagerness that prompts the restive spirit to give slight heed to present duty in order that prospective pleasure may be the sooner enjoyed is a sign of ignorance concerning the fact that impatience is a hindrance to happiness, for

“What are the past and future joys?
The present is our own.
And he is wise who best employs
The passing hour alone.”

Lives, like leaves on a tree, are no two of them alike in detail but they possess a common quality of development. For each life is made up of a series of circumstances over which the individual may have no control so far as their arrival is concerned, but upon which he may

exert the art of the chemist and extract the good that will enrich his experience.

Or life may be likened to a chain whose links must each be properly wrought and securely welded as the lengthening chain increases. Otherwise when the testing time comes the link that has been slighted in the making will, by so much as it is weak, diminish the value of whatever honest work has been put into all the rest of the chain.

Childhood, youth, and maturity have each their distinctive strength to give to the making of happiness, and to ignore the opportunities that come to us at any one of these various stages of our career is to lessen our chance of happiness in the succeeding stage.

Under the stimulus of a very praiseworthy ambition a boy at school may leave his books for the sake of beginning a business career. Impatient for the gaining of fortune he may deliberately surrender the advantages of a scholastic training in order that he may enter upon the training of the business world. The impetuosity that prompts the boy to enter upon the performance of duties that appeal to him as manly, before he has completed a course of in-

struction in the school, may be excused sometimes on the ground of poverty; although many a lad in spite of irksome conditions has kept at his books and his business, too, especially in the cities where night schools are at his command.

To surrender the advantages of a sound training in the fundamentals of knowledge is to go through life handicapped by ignorance, unprepared to compete with those who are better equipped to meet the demands of modern times.

It means that as the boy becomes a man he will always have to be suspicious of that weak link in the chain; and many a time he will lose valuable opportunity for advancement, because while he has been compelled to patch up his weak link, some one who saw to it that the link was well made at the right time steps in ahead of him.

And the loss occasioned to the schoolboy by his impatience with the books that keep him from the work of a man in the world of affairs can never really be made good to him, even by the degrees of commendation he may get later in life from the University of Hard Knocks, unless he watches persistently for any recurrence of his

spirit of impatience while at the work he has undertaken.

For as he passes from the age of boyhood to that of youth the fascination of his first wage-earning employment soon gives place to a sense of the drudgery of business and he begins to watch the clock.

The mistake of leaving school for business at too early an age may be corrected partially, perhaps at no serious financial or social loss. But the mistake of giving way to impatience as evidenced by the clock gazers is more serious. It shows that a second weak link is being allowed to pass muster, and instead of having only one weakness to nurse into strength the youth is in a fair way to have two.

The individuals and corporations employing young men need all grades of ability to carry on their enterprises; but the one sort of youth for whom they have the least use, and with whom they most readily part, is the sort that is impatient under discipline and interested only in getting away from work in time to get to the ball game.

Even when school days have not been unnecessarily shortened, and business duties do not

find the youth a laggard at his tasks, impatience may assume another form; — a form peculiar to our age of rapid transit and sudden wealth.

It is the form of impatience occasioned by slow advancement; an impatience which evidences itself in a frequent change from one employment to another, and to still another, and yet again to change from one task to another, till tasks on earth are done.

Not infrequently it happens that earthly tasks get extremely difficult to find long before the search secures the sinecure desired.

Certainly America is the land of boundless opportunity, and there is no need to feel any undue anxiety about the ability of its poor to better their condition. Industry and thrift bring rewards well worth the having to men who dig and build and carry on the task of the trades. The people who need sympathy are those who belong to the great army of clerks in shops and offices and banks. For them there is the utmost need that there shall be no weak links in the chain they are forging. It is only patient mastery of the work they have to do that will make them necessary to their employers.

Otherwise, through half-hearted service and

neglect of opportunities for self-improvement, they swell the number of those unhappy members of society whose tastes and habits of life have developed appetites whose demands they are unable to supply. While to such a condition has impatience with the tasks of school and of business brought many a man that in the days of maturity he has suffered the humiliation of seeing younger men preferred before him for positions of trust and responsibility.

And yet it is not too late even when maturity has come for a man to learn the reason for his unhappiness and to profit thereby.

Serious as the defects of the past may have been, happiness may yet be won. There are few lives so fortunate as to be surrounded in their fourth decade with the ideal conditions of which the second decade dreamed, and while there is life there is hope.

To play the coward and refuse to see the natural end of life is the last refuge of the impatient soul. To take the responsibility of deciding when one's life shall end is to go out into the darkness uncalled for and alone. In that unknown country into which the impatient man hurries his soul who knows what tasks

awaits him or what dangers shall overtake him there?

When God calls, then the time has come and His love will lead the soul to its eternal home. But before He calls, the business of a man is to make the best possible use of the circumstances in which he finds himself. If he has failed in the past that is all the greater reason for wresting victory from the very jaws of defeat before his days on earth are done.

It is not an unusual thing to read in the daily press an account of some unfortunate suicide who ended his life in despair while fortune was about to smile upon him. Truly it is the last folly of impatience that it drives a man to dishonorable death because he cannot wait to see the dawn of a better day.

The remedy is not to be discovered by the boy, for he is too apt to glory in the disease; nor by the youth, for he must learn in the school of experience; but maturity has so often seen and felt the disastrous results of giving way to impatience as to be singularly unwise if the lesson of experience is ignored.

“The longest lane has a turning,” “it is always darkest just before dawn,” “every cloud

has a silver lining," "look before you leap"; these sententious bits of wisdom from our folk-lore are laden with the faith of men who have learned that the law of compensation was to be relied upon to help them bear many a trial of their patience while they plod along the appointed way.

Happiness lies in the pursuit of the ideal and never in the possession of a definite reality. And the ideal is to be found in the adjustment of ourselves to God's order of life, which we call the universe. To find our place in it requires patient and persistent use of our faculties and not the impatient rejection of the conditions that surround us.

The remedy for the impatience that hinders our happiness is not a pleasant medicine to take. It consists in a turning about of the object of impatience. It is to be impatient not with conditions, but with ourselves.

The man whose impatience with conditions had caused him to change his place without bettering his lot in life has not only failed to improve himself, but has failed also to improve the conditions that irritate him. But the man who is impatient with himself because he has not been able as yet to adjust himself to life as he

finds it accomplishes two things that make for happiness. He first discovers the measure of his own ability. Either he can or he cannot master the present situation. There are men who ought never to be in the employ of others. They are restive under authority and resentful under the direction of those to whom they know themselves to be superior in qualities of judgment and of will. Others there are who ought never to venture upon any enterprise alone. They are lacking in qualities of initiative and control. They make splendid soldiers, but can never become captains of industry.

That is the first accomplishment, the discovery of oneself and the directing of impatience against the self-will that leads to unhappiness, until wilfulness is changed into willingness to be adjusted to existing conditions.

The second accomplishment is an achievement in the world of actions, as the first is an achievement in the world of thought. It means that having discovered oneself, impatience is directed towards the methods that have led to defeat. It means that the link at which one is now working will be finished as by "a workman that needeth not to be ashamed."

Then if a new position is sought it will be with a recommendation for efficiency from the present employer; or if a new enterprise is to be undertaken it will be with the assurance of a success in small ventures that will form a basis for success in the large.

Then even if disappointment should come, so far as the particular matter in hand is concerned, there will be no despair. For happiness is the reward of every life which pursues it along the road where ability measures up to opportunity, and where opportunities are created by the ability that is in excess of those that already exist.

III

IMPROVIDENCE

TO prove that improvidence is a hindrance to happiness it is only necessary to name those among our acquaintances who are to-day in a position of dependence owing to their own lack of foresight and of thrift.

Eternal vigilance is the price of that liberty without which happiness is impossible, for it is far distant from one whose bondage to circumstances is due to his own carelessness and folly.

Natural laws are stern creditors and demand their own with interest. The body is capable of supplying the strength essential for three score years and ten of contact with the work and play of life; but physical power wasted drains the body as surely as though the same power had been used to turn the wheels of some profitable enterprise.

The heedlessness that burns the physical candle at both ends pays the penalty when the

light of life is flickering at what ought to be the full noontide blaze of its glory.

The shortsightedness that runs the bodily machinery at too high pressure has only itself to blame when the physical forces break down at a time when they ought to be strong and reliable. And happiness moves on out of reach while the body has to be laid aside to be patched up for the remainder of life's journey.

Broadly speaking there are three ways in which improvidence makes itself manifest. The first is physical, and is displayed by the life that combines business with pleasure at a ratio more favorable to pleasure than to business.

Late hours with midnight suppers; or the inordinate pursuit of any pastime, means that unusual effort must be made to whip the over-indulged body to its ordinary tasks.

Because of physical excesses in food, drink, or emotion, bodily conditions are created that demand drugs and stimulants before the work of the day can be done, conditions that deplete the bodily forces faster than the life energy can build them up.

The seeds of failure are sown early in life by heedlessness in regard to the laws of health,

or by intemperate indulgence of legitimate appetites, until permanent injury has been done to bodily efficiency. Impaired digestion, weakened nerves, diseased organs, sluggish blood, bear witness to the improvidence which has thrown away the bodily strength so much needed in the pursuit of happiness.

To keep the body fit for life's needs is a prerequisite of happiness, for bodily weakness reacts upon mental and moral efficiency without which the goal of happiness cannot be attained. Overindulged badness and overtaxed goodness both alike result in a debilitated life which by so much as it is debilitated falls so far short of the highest happiness.

If it is argued that bodily weakness and physical ailments are not always a matter to cause unhappiness, as for instance, in the case of Prescott the historian, and Robert Louis Stevenson the delectable teller of tales the world will never let die, and Herbert Spencer the interpreter of English life to thoughtful men, it is also to be remembered that these men and others like them who fought against diseased bodies and suffered a penalty of pain for the pleasure which they found in work, knew the joy of fight-

ing a weakness for which they were not to blame.

Not through their own improvidence did they suffer physical poverty; but by the careful expenditure of what little strength of body they possessed work was done that shames stronger men who fret and whine because they are not stronger still.

The second manifestation of improvidence is found in the realm of our associates. William Morris said that fellowship is life, the lack of it is death, and to waste it is to impoverish one's soul.

This saying has its tragic illustration in the experience of the late United States Senator Thomas C. Platt of New York, whose friendless old age serves as a commentary on the improvidence that wastes the wealth of the heart, or exhausts it in worthless association with men for ulterior motives alone. In his youth he must have had unusual powers for making friends or he never could have won his way to obtain the loyalties that were assuredly his for a season. But he wasted his affections on unworthy objects and dissipated them in unfortunate pursuits, until he became bankrupt in the world of associates.

Cicero wrote wisely long ago when he declared that "we must ever seek for men whom we can love and by whom we can be loved; for when affection and kindly feeling are done away with, all happiness is banished from life." And the Scripture statement of the wise man is that "he who would have friends must show himself to be friendly." We are also advised to fasten our friends to us with hooks of steel, for

"He who has one enemy
Will meet him everywhere;
And he who has a hundred friends
Has not one friend to spare."

The success in life which plays so large a part in happiness is so frequently due to fortunate associations that he who wastes his powers of affection and of the kindness that makes men kin to him is as disastrously improvident as is he who wastes his physical strength idling along the primrose path of dalliance.

To expend time and energy in winning the good opinion of unworthy men, to be ambitious to be known as a hail fellow well met, by a circle of acquaintances who will boisterously greet your approach so long as you have money to spend, but be unable to recall any in-

debtedness to you when your money is gone, is to throw away valuable time that ought to have been expended in winning the respect of a more worthy set of companions.

The years when abiding friendships can be made are peculiarly the possession of youth. As the years increase and habits of life become fixtures of character it is increasingly difficult to retain the flexibility of mood and manner that is a prominent factor in the wedding of youthful companionships into life-long friendships. And as the years increase life tends to isolation, unless the habit of friendliness has been so well cultivated in youth as to lay up the treasures of companionship for old age, an isolation that has loneliness for its common name, a loneliness that is directly due to improvidence in the realm of associates.

But the usually accepted interpretation of improvidence lies within the realm of our financial operations.

Lack of foresight in this realm leads to such disastrous results that even the most prodigal among us become at times aware of the folly of not heeding the voice of experience about the relationship of income to outgo.

Whatever may be the size of the income its use as a means to the attainment of happiness is governable by economic laws whose workings are inexorable. There is a certain elasticity about these laws, but the breaking point is not far removed from the place where an attempt is made to stretch the income to equal the outgo, instead of letting up on the outgo so that it may always be less than the income.

To aid in determining the ratio of certain kinds of outgo to any kind of an income, a scientific study of the cost of living has resulted in the establishing of a definite relationship between income and that part of the outgo called rent. In suburban districts where to the rent of a house there must be added the amount of money paid for water rates and taxes before the house becomes a shelter, one fifth of the income is the limit of expenditure for rent. In cities, where an apartment serves for shelter and where the rent is inclusive of heating and the water supply, with the customary services of a janitor for the various external and interior work that in suburban districts calls for an extra outlay, one fourth of the income may be used to provide the needed shelter.

To exceed this ratio is to be improvident, for it becomes impossible to provide needed food, and clothing, and recreation, and the sense of security that comes from being able to lay aside a little, be it ever so little, against the proverbial rainy day, unless the matter of ratio between income and outgo becomes a condition under which we live and not only a theory to be discussed.

In general then it is important to know that food and shelter must never be allowed to use up more than one half of the income. While to be on the safe side it is better to divide the income roughly into five parts. And to allow two fifths for food and shelter; one fifth for clothing, recreation, and general improvement; one fifth for emergency expenditures in repairing damages through wear and tear, or in adding to the furnishings of the home, and in contributions to the support of the institutions and individuals who represent our ideals of social improvement and human betterment; and the remaining fifth for safe investment and thoughtful saving.

The improvidence that fails to take advantage of this rational adjustment of outgo to income results in an increasing poverty which points to

a loss of that liberty of thought and action essential to happiness.

And because the man who can no longer with hopeful tread follow the road that leads to happiness becomes a man who impedes the onward march of other men, it is necessary that the strongest possible pressure shall be brought to bear upon the individual by himself, to enable him to refrain from that improvidence physical, social, and financial, which results so disastrously for the individual and for the society of which he is a part.

And there can be no stronger pressure than that which is afforded by the consciousness of an endless life. To spend an eternity reaping the results of improvidence is a thought terrible enough to compel the practice of thrift. While to spend an eternity reaping the harvest of happiness provided for us by our coöperation with the providence of God is a thought that has been strong to win men away from the practise of a recklessness that impoverishes, to the service of a thrift that enriches life with a character that will endure in any world that ever may be.

IV

DEBT

THE desire to keep up appearances and to have the outward semblance at least of prosperity, is one of the causes of debt. When it is the fashion to indulge in extravagance there is a tendency to be fashionable even at the expense of prudence.

We are many of us like Mark Twain when he said of himself, "I can stand anything except temptation." For the temptation to purchase present satisfaction by discounting our future happiness is one to which many of us invariably yield.

The automobile craze is an illustration of the sort of temptation before which not only individuals but communities are powerless to stand. The result of yielding to such a temptation was revealed recently in a statement made by one firm of automobile manufacturers showing that in the city of Minneapolis they held mortgages

on one thousand five hundred homes. It is shown further by the reports of bond salesmen who declare that funds formerly used to purchase interest-bearing securities are in these days used to purchase automobiles. And the published statements of the trade journals show that for the year 1911 it is estimated that \$800,000,000 will be spent in the United States for the cost and maintenance of automobiles.

It has truly been said that the possession of an automobile does not show that a man has money; it simply shows that he had money. In countless instances it means that salaried men who have no way of increasing their incomes have mortgaged their possessions and their future earning powers until they are saddled with a debt that spells disaster.

A like yielding to indulgence in luxuries is the cause of an indebtedness on the part of men whose taste for the physical comforts of life urges them on to very many foolish expenditures. They are in a position to appreciate the incident recorded by Lewis Carroll in his story entitled "Through the Looking Glass," in which Alice, nearly exhausted after a great race with the Queen, was allowed to lean against

a tree as the Queen said, "You may rest a little now"; and Alice, surprised at the familiar appearance of the tree exclaimed, "Well! in our country you generally get to somewhere else if you run as we have been doing." "A slow sort of country!" said the Queen. "Now here, you see, it takes all the running you can do to keep in the same place."

Another cause of debt is the temptation to invest in a business venture that is too big for the resources at one's command; or that lies outside the realm of one's knowledge or training. Step by step the way leads on to complications that call for larger and still larger expenditures until there is nothing left to do but to borrow from outside sources so long as credit holds good.

It is here that the temptation to use the funds of the bank, or the securities of the firm, or the money held in trust becomes too strong to be resisted. And when the venture materializes so slowly if at all as to fail of success before the time of credit expires, the unfortunate victim of circumstances finds himself too deeply in debt to get out. He is to be congratulated if he escapes with his honor intact.

There is also a third cause of debt; and its name is misfortune.

Through no fault of his own a man may suffer the losses that befall because of illness, or because of a too confiding nature, or because of those strange fatalities to fortune called the "Acts of God."

But no matter what may be the cause of debt there is no way by which the condition can be made dignified or agreeable. Nobody feels glad to have you come to ask for help to "pay for a dead horse," and the position of the debtor is a difficult one to endure however easy may be the road that leads into it.

There are a lot of disagreeable words that begin with a d,—disease, death, dirt, disgrace, debt, and the devil. A word that is found in such evil company gets to be known by the company it keeps. But if the bad name of the thing is not sufficient to deter us from the experience, surely the effect of debt upon the men whom we know to be debtors ought to warn us to shun the paths of extravagance and of greed.

Debtors may be divided, like all Gaul, into three parts. There is in the first division all those who are not worried by their debts.

Their attitude is explained by the statement frequently heard from their lips, "The world owes me a living." And the man who so says proceeds to take it wherever he can find it. He lives at the expense of the washerwoman and the grocer and the small dealers whose wares he consumes, and he finds it cheaper to move than to pay rent. He will let a widowed mother work her fingers to the bone and wear her life away in dull drudgery while he idles along on what money he can extort from her.

Out in the world of men he is the "sponge" and the "deadbeat," who abuses friendship by prostituting it to the making of gain for himself; or he is the schemer who beguiles the public into buying shares in wildcat mines and get-rich-quick concerns.

He is the trickster and the thief. He needs the grip of the law to teach him to respect the property of other people; and the grip of the Gospel to teach him to respect himself. For while it is true that the world owes every man a living, it is also true that before payment is made the man must be identified. And it takes a lot of hard work to get identified at the Bank of Fortune.

The second division of debtors includes all those who find debt a nightmare. They are far removed in spirit from the careless debtors who are the world's ne'er-do-wells. They are the careworn folk who walk the floor nights and sigh through long days of torture because they cannot free themselves from the evils into which they have come.

They are in a state of mind similar to that of one of the sons of the prophets whose story is told in the Scriptures. Elisha was persuaded to go with a company of young men who desired to emigrate from their crowded school and establish a new one. While engaged in cutting timber for the new schoolhouse it happened that the axe-head flew from the handle and fell into the water. The youth who had been wielding the axe saw with great consternation that the axe-head sank. "And he cried, and said, Alas, master! for it was borrowed."

Elisha performed a miracle and caused the iron to swim and so relieved the distress of the young man. And the youth of to-day who sees his borrowings sink into the waters of the business whirlpool cries out likewise for a miracle to relieve his distress.

The men of this class of debtors remember when it is too late that Solomon warned the world ages ago that "the borrower is always servant to the lender"; and the bondage into which they are brought is more galling than was the physical confinement of the old time debtor in the Fleet Street Debtor's Prison, so vividly described by Samuel Warren in his chapter about the unfortunate Mr. Aubrey in "Ten Thousand a Year."

The third division of debtors include those who know how to profit by the use of credit. Fortunes have been founded by prudent borrowers and debt rightly used may become an aid to prosperity.

The principle of the careful debtor is easily stated in a few words. It consists in capitalizing only legitimate resources and refusing to become involved in transactions that invert the plan of the pyramid.

The broad foundation is character. Honest work with brain and brawn; honest training in preparation for trade or profession; honest investment of time and talent; these are the well-known qualities of the men whom other men trust.

Such men do not buy what they cannot afford, nor do they borrow beyond their ability to refund. They do not indulge in speculations which will enrich them if they succeed, but which will ruin them and their friends in case of failure.

While these men are debtors in that they borrow money from their friends and from the banks, they are such only in the strict business sense; and their indebtedness is countenanced and controlled by the laws of the world of finance.

So long as a man's honesty is greater than his ambition he is safe from the debt that hinders happiness.

Debt, therefore, is of two kinds: honorable and dishonorable. The dishonorable debt is a hindrance to happiness, while the honorable debtor may become a source of happiness to himself and to others.

In the largest sense we are all debtors; and there are debts that can never be paid in the coin of any realm. They are the debts that the heart owes to loved ones who stand between us and the temptations of the world. These debts must be paid if happiness is ever to be won, and

here also the same three divisions of men are found.

There is the man who takes all the love that is given him as a matter of course, which needs no repayment and calls for no word of acknowledgment or of appreciation. He becomes the boor and the ruffian who tramples under foot the hearts that love him, and embitters the lives that look to him for sweetness and light. He is often excused on the ground of his excessive business burdens, or he is called by some euphemistic name, such as careless, or thoughtless. But really he is criminal and brutal, for he is slowly but surely slaying Love, the greatest thing in the world.

The second division includes those who awake from selfishness only in time to cry out in anguish of soul "for the touch of a vanished hand and the sound of a voice that is still." It is better to sorrow for the sin of selfishness too late than not to sorrow at all; but it is better far to travel the road of self-denial and sacrifice and enter the third division where it is the privilege of every youth to be.

And that is the division which includes all those who, from the humblest lovers up to the

great Lover of our Souls, have given their hearts to the service of human need.

It is these lives that minister to the victims of misfortune and keep alive that blessed charity which suffereth long and is kind. It is these lives that shelter the unfortunate and house the helpless and love the unlovely. It is to them that we owe the kindness that like rain from heaven lays the dust of life's highway, and makes the road a path of pleasantness.

It is worth while to strive to keep in this third division of debtors, the careful debtors, meeting our obligations honestly both in the realm of finance and in the realm of the heart; for so shall we be free from the debts that hinder our happiness.

V

POVERTY

RICH and poor are relative terms usually used in regard to material possessions; but poverty, rightly defined, is a condition of life which is relative not to material considerations but to character.

Briefly described poverty is best portrayed as a state of life in which efficiency is impossible because the means of nourishing life are insufficient.

It has been found by scientific investigation that a proportion approximating one tenth of the population is existing in poverty. In New York City the proportion has been ascertained to be about fourteen per cent. It has become customary to write and speak of these unfortunates as "the submerged tenth."

The reason for the existence of this inefficient body of people of inadequate means has occasioned much study on the part of social investigators and reformers, as well as no little

bewilderment on the part of legislative committees and well-meaning societies organized to discover and apply remedies that would really relieve existing distress.

It has been supposed that certain qualities of personal life, such as shiftlessness and ignorance and intemperance, have been to blame for poverty; and only recently has it been seen that these qualities may be effects instead of causes of poverty.

It has been held that if employment could be found for the victims of poverty their condition would be improved; but out of forty men taken from the "bread line" on a certain night thirty-nine of them proved to be unemployable. Lack of proper nourishment had so impoverished the physical, mental, and moral organism that the ability to take advantage of an opportunity to work was altogether wanting.

Attempts to better the condition of poverty pinched people by seeking to reclaim them through the administration of good intentioned but unwise charities have been about as effective as would be the efforts put forth to purify the water in a well by painting the shed that covers it.

The great difficulty in the way of providing a remedy for poverty has been the ignorance in the minds of those who have not understood the difference between the causes of poverty and its effects. This ignorance and the cure for it was suggested by Mr. Robert Treat Paine of Boston when he said that what was needed was not alms but a friend. And his suggestion has had ample illustration of its wisdom in the recent declaration of earnest students of the problem who state that poverty has but two causes.

The first cause is the exploitation of labor by the greed for gain at the expense of human life; and finds one of its effects in children deprived of the privilege of having a playtime, and made prematurely old by the drudgery of mines and mills and factories where child-labor is employed.

The result of child-labor is evidenced in undeveloped bodies and minds and in lives unfitted for the duties of maturity.

The second cause is the lack of proper governmental interest in the welfare of citizens. This does not mean paternalism, but refers to the duties of States as administrators of the rights of the people. It means that when men are incapacitated for work by conditions of life that

render them unfit for labor, or that rob them of the desire to work, it is the business of the State to investigate and remedy those conditions. For poverty is a preventable disease which will yield to treatment when the disease is not only diagnosed, but attacked at its source.

To effect a cure has been the desire of all dreamers of a better day who, like Edward Bellamy in his "Looking Backwards," and More in his "Utopia," have imagined a time when every individual would get his full share of good things; and have then busied themselves deciding whether it would be best to have the good things delivered by automobile or by airship.

The cure has been attempted by the Socialists. Their hopes have been fixed upon the good that would come to all from having the power to benefit the public proceed from a centralized authority strong enough to impose a desire for the good of all upon all mankind. But it has been demonstrated that a continued imposition of power and direction from outside tends to reduce the creative strength of the individual. And the one thing necessary to remedy the conditions that produce poverty is that such crea-

tive strength, which is only another name for the power of initiative, shall be not diminished, but intensified.

The cure proposed by the Anarchist is also ineffective. For while the Anarchist would destroy poverty he would also destroy wealth and all things else beside. So that following the successful operation of the program of the Anarchist mankind would have to begin all over again, and could only reproduce a civilization which would again have to be overthrown.

And while organizations have been busy fighting intemperance and idleness and immorality; and while doctrinaires have been contending over the value of their several remedies, they have one and all been encouraged in their ineffective assaults upon the manifestations of the disease by the attitude of the churches toward the disease itself.

A saying of Jesus has been taken from its context and made to sound as though He has declared that poverty was a necessary condition of life for a portion of mankind. "The poor," said Jesus, "you have with you always; and whenever you will you may do them good."

But what He said in those words, and what it

has been held that He said, are as opposite as the poles.

He was not justifying the existence of poverty; but was rebuking His disciples with an irony which has seemingly been too subtle for the Christian centuries to feel.

The disciples of Jesus were murmuring because Mary had poured precious ointment upon Him. Judas became their spokesman and said that the ointment could have been sold and the money given to the poor. "This he said not because he cared for the poor, but because he was a thief"; and as he carried the common purse he wanted to have whatever benefit he could get from controlling all the money on which he could lay his hands. Jesus, knowing his heart, rebuked him and all who are of his spirit.

What Jesus said was that criticism was uncalled for so far as the deed of Mary was concerned, because if there was any real desire to help the poor there was every opportunity to do so. The sudden awakening to their needs on the part of Judas was brought about by his cupidity which Jesus sought to put to shame.

But the words have been torn from their setting and made to serve as a dogmatic dec-

laration that poverty is ordained of God as a permanent component part of society.

There have been times when the churches have openly encouraged poverty as a condition peculiarly pleasing to God, and the poor have been told that poverty was a trial sent from God to develop their faith and test their loyalty.

To-day, however, we are becoming ashamed to so misrepresent the God and Father of Jesus Christ; for we have come to see that poverty is not only not desirable and not inevitable, but that it is entirely unnatural and altogether intolerable.

We have gone behind the external expressions of the disease and have learned its causes. And they are removable. The remedies for the disease are known and wherever they have been applied the results obtained in lives redeemed from unhappiness and uselessness have justified the utmost faith in their efficiency.

Every young man who is willing to give himself to the service of men may have a share in abolishing poverty.

He must remember that character is the foundation of prosperity and that the lack of it lets the building of life sink into the mire of poverty.

The very poor believe that the world is against them and that no individual effort can change that apparent fact. They lack proper food and suitable clothing. They are forced by their condition to congregate in congested districts and are not properly housed. The lack of these material necessities weakens the physical life and creates the desire for the inhibitions produced by intoxicants and excitements. It weakens the ambition and makes sluggish the will to create better conditions.

The problem that confronted Booker Washington when he attempted to befriend the Negro is the problem that abides wherever poverty abounds. It is the problem of awakening right desires in people whose desires are all wrong. Such wrong desires are latent in us all as is evidenced by our childhood evasion of duty in the interest of what seems more agreeable at the moment. As when the boy proposes to help mother wipe the dishes by the kitchen stove, when he ought to be out in the cold woodshed splitting kindlings for the morning fire.

Even so the victim of poverty prefers to spend the pennies he has begged for the drink that may help him to forget for the moment the hard-

ships of the life he endures; while what he needs is to know that there is a lasting relief from misery, and that relief lies in having a desire to save his pennies.

The trouble is that such a desire is beyond his will power. The pleasure of prudence has been denied him for so long a time that he has lost the power to desire it. He only desires pity and idleness, and sinks easily into the crimes for which his weakness makes him a willing tool.

The remedy lies in the hands of the more fortunate portions of the population as they speak through the State. For the State has long taught the three R's in the public schools, and more recently attempts have been made to train the hands as well as the heads of the pupils. But the State must also teach by means of Postal Saving Banks, and Provident Loan Banks, and Coöperative Building Associations.

Wherever organizations and institutions and churches have gone to work along these lines, as has the Salvation Army and as have several well-known churches in New York and other cities, the results have encouraged the workers to believe in the ability of proper educational methods to abolish poverty.

In this work we may all have a share as we seek through various organizations to arouse public interest in the value of awakening self-respect and self-reliance in the souls that comprise "the submerged tenth." And by so much as we succeed will we enable the helpless to help themselves, and the unhappy to find happiness as they travel the road that leads away from poverty and come to the dawn of a prosperous day.

VI

PESSIMISM

BEHIND every fit of the blues there lies the thought which is known to the philosophers as pessimism.

Very much of the depression of spirits in the presence of real or imaginary trouble arises from ill health, so that there is some excuse for the pun which states that whether life is worth living depends upon the liver.

This statement reveals a truth in the world of thought which is closely allied to the expressions of cynicism in the world of speech; for the pessimism of which the philosophers write arises from a disorder of the mind.

If physical organs are not properly adjusted to the needs of the body, life becomes a burden and its duties impossible of fulfillment. Under such conditions it is natural to expect a pessimistic view of the world. But pessimism is not always the result of ill health. There never was a more optimistic soul than that of Shelley, whose

poetry breathes hope and tells of triumphs to come. Yet he was sickly and short-lived, and while he lived he suffered from domestic troubles that would have been intolerable to most men; often he was in the direst need of money, and he had a very poor opinion of the society with which he was surrounded.

The reason why he was not pessimistic was because his intellectual ability enabled him to see that the world was capable of reformation and that it was indeed on the eve of being regenerated. The triumph of mind over matter was illustrated in his attitude toward life in spite of his physical and temporal ills.

If the mental processes are not properly adjusted to the needs of the mind thought becomes confused and the problems presented by the world in which we live cannot be satisfactorily solved. A pessimist has been defined as a man who when he looks at a doughnut sees only the hole; but to see life truly it is necessary to have a range of vision wide enough to see the expanse of blankness and darkness, and to see also the outer rim of light and truth.

As a system of thought pessimism has had three stages in its development. The first stage

is occupied by those who like certain of the ancient Greeks denied the possibility of knowing that anything which existed was good. The second stage includes all those who divide the universe between the powers of good and evil, and then emphasize the extent and empire of evil, as does the Buddhist and the modern followers of the teachings of Hume. The third stage presents to view the writings of Schopenhauer and Hartmann who think that life is wholly evil, being filled with an amount of suffering which will eventually destroy the desire for life.

But in considering the matter of pessimism it is of great significance that the most dogmatic statements about the evils of life are made by young men; and that with very few exceptions the poets and prophets of despair have been men whose experience of life has been short and meager. They have translated the world in terms of their own limited knowledge and have allowed their own experience to stand in the stead of a general truth.

It was in London that a traveller who was loitering along through a quaint old street in Soho had his attention arrested by a vociferous little unkempt specimen of humanity who was

berating her lord and master. He stood lolling against the doorway until she paused out of breath; and then he pushed past her, pausing only to remark, "You're like a Winter's day, short and dirty." And so she was. But a few squares away the Covent Garden Royal Opera House was thronged with clean and cheerful English people. If the traveller had been a pessimist he would have remembered only the sordid scene in Soho and forgotten altogether about the opera in Covent Garden.

It will not do to look at the partial manifestation of the phenomena of life and draw conclusions therefrom regarding life in its entirety, nor to take the experiences of a phase of life as an adequate expression of all experience.

This is particularly the error of youth and has its basis of fact in the physiological construction of life as evidenced in the tremendous physical changes which mark the transition from boyhood to the days of early manhood.

These physical changes affect the nervous energy and give power to the will, until the youth is able to glory in his vigor and revel in his strength of purpose. Life makes its appeal as to a master, and no task seems too great, no

dream too wonderful to be fulfilled. Gradually as promise fails to be equalled by performance dissatisfaction begins to develop and the youth questions his surroundings and blames his failures upon lack of opportunity.

It is at this point that pessimism finds its beginnings, in the time of natural reaction from the exuberance of the first flush of manhood.

Urged on by discontent the young man is easily persuaded that there are better blackberries over the fence, and greater advantages in a larger field. But however frequent are the moves he makes, and however far he may travel, he cannot get away from himself and his disposition. Instead of giving up at the first sign of difficulty and instead of running away from hardships, youth needs to heed the advice of Thoreau as he says, "there is no hope for you unless this bit of sod under your feet is the sweetest to you in all the world."

For the cure of pessimism, while usually wrought by the increasing love of life as the years pass, may be hastened by the proper adjustment of oneself to existing conditions.

As physical health means the adjustment of physical organs to bodily needs, so mental health

depends upon the adjustment of thought to the needs of the spirit.

When therefore youth is tempted to submit to the gloom caused by evil and disaster, it is necessary to exercise the mind as one must needs exercise the body to keep it in health.

Surely there are great sorrows that threaten to overwhelm the soul, and there are great wrongs that threaten to overthrow justice and righteousness. But the spirit of a man is allied to a very wonderful desire to live on in spite of evils encountered and sorrows that have to be borne. And Maeterlinck has recently said that "the desire to live and the acceptance of life as it is are expressions in unconscious accord with laws that are vaster and more sacred than the desire to escape the sorrows of life."

Here is the point: that whenever the mind becomes obsessed with fear of disaster it must be exercised toward greatness. "Bodily exercise," said St. Paul, "profiteth a little; but Godliness with contentment is great gain." That is, as bodily exercise helps toward physical health, mental exercise, which is the stretching of thought toward the Eternal, helps most amazingly toward mental health.

Following close upon such exercise of thought comes the ability to make the "bit of sod under your feet" a precious heritage of opportunity; and the work you have to do becomes important and its results a valuable contribution that you are making to the betterment of the world.

Even when allowed to run its course pessimism sometimes cures itself as it did in the case of Schopenhauer.

There never was a more pronounced apostle of despair than was he in his youth. But of his later life Moebius records that "Schopenhauer as an old man enjoyed life and was not any longer a pessimist." But he robbed himself of years of contentment and shed gloom and melancholy upon generations after him because he was not able to "see life steadily and see it whole."

With him, as with all serious minded folk, the critical faculty grew faster than did his constructive ability. He was able to recognize and analyze the evils of life, but the piled up aggregate of humanity's ills paralyzed his ability to reform and reorganize the life about him.

To surrender to the difficulties which life presents is to store up the memory of failures, and

presently it will happen that the weight of one's thought about hardship will serve to sink life into the depths of despair. But Garibaldi made a united Italy possible by teaching men to endure hardships. "Men who follow me," said he, "must learn to live without bread and fight without ammunition."

If ever the world is to become filled with gladness it will be when we are all busy in making a better place of the world in which we find ourselves by developing the strength described by George Eliot when she makes Adam Bede say, "There's nothing but what's bearable so long as a man can work; for the best o' work is, it gives you a grip hold o' things outside your own lot." For there is always something to be done as well as something to be suffered.

"Every man shall bear his own burden," says the Scripture, and also, "Bear ye one another's burdens and so fulfil the law of Christ." The paradox of these words is the paradox of life itself. For no man can help bear the burdens of others till he has become strong through bearing his own. And it is strangely true that strength to bear one's own burdens is increased by sharing the burdens of others,

To sink into despair under the burdens of life is the fate of the pessimist; but happiness is the reward of the man who ventures to believe that it is worth while to lend a helping hand; and such a venture seems wise to him whose far-reaching vision gives rise to boundless hope.

To cure a fit of the blues and to prevent occasional despondency from developing into the system of thought called pessimism it is necessary therefore to practice the art of adjustment. The adjustment of bodily organs to physical needs where that is possible; and where it is not possible the mind can still be kept sane and brave even in the presence of life's most baffling problems by the adjustment of thought to the existence of a will greater than our own, which bids us live and labor until we can say with Rabbi Ben Ezra:

" Grow old along with me !
 The best is yet to be,
 The last of life, for which the first was made.
 Our times are in His hand
 Who saith ' A whole I planned,
 Youth shows but half; trust God; see all,
 Nor be afraid.' "

VII

LYING

THE devotion of men to a cause is evidence of their willingness to be true to the principles of which the cause is the embodied expression; and the mark of devotion is the degree of willingness displayed.

If, for instance, a man appears as an apostle of a protective tariff, he must be willing to endorse the principles of protection in his private dealings as well as in his public utterances. To attempt to smuggle into the country merchandise bought abroad is to put himself under suspicion as to his motives. At once he is presented to the public as insincere. His deeds do not square with his words. He is disloyal to truth and merits the scorn of honest men.

Far deeper than the need for devotion to any special cause is the need for devotion to the integrity of society without which all causes are left without a foundation; and the integrity of society is preserved by truth.

If no man spoke the truth there could be no society, nor could there be a society where the majority of men were disloyal to truth. If all men in the United States were like the wealthy manufacturer who voted to keep in power that political party which stands for a protective tariff, but who was caught recently by the Customs men and convicted by the courts for smuggling, this Union would disintegrate. Not because merchandise was smuggled into the country in defiance of law, but because the laws were being evaded by the very men who made them.

It is entirely possible that a man who does not support a law may by his defiance of it help society onward and upward. But then his defiance will be as open and as outspoken as his words. That is what the women in England who break the laws and welcome imprisonment for the sake of the suffrage are doing for society. Some may believe them altogether mistaken in their hopes and aims; but mistaken or not, they are loyal to truth as they see it, and are consequently strengthening society by their willingness to serve the cause of their choice with the utmost measure of devotion.

To profess one set of views about the needs of society and to practice another and a different set is to display the characteristics of a liar, one who seeks to profit by pretense and prosper at the expense of truth. Such conduct destroys the sense of security in the stability of institutions upon which society rests.

The home is threatened to-day by the prevalence of those who lightly assume the marriage vows and as lightly break them. The State is threatened by those who accept the protection of laws which they secretly try to evade. The churches are threatened by those who profess to believe in dogmas and creeds while in their inmost soul they believe in religious liberty. For by pretense and evasion and imposture men weaken the structure of society, and as liars they become the heretics of humanity.

David said in his haste that all men are liars. But his statement proves only that broken pledges and unfulfilled promises abound in the experience of kings and leaders of men. So many attempts are made to work on the susceptibility of kindly disposed people that they learn to expect deceit and to be suspicious of every appeal made to them. One of the hardest

things for a man of means to do is to win a well-deserved reputation for generosity and at the same time escape from being an "easy mark."

The liar hinders the happiness of society by destroying good faith and delaying the growth of goodness. By not keeping faith with those who trust him he undermines their faith in all others, however worthy, who may be in need of sympathy and aid.

By his disregard for truth the liar also destroys his own usefulness to society. He who lies by misstatements or by misdeeds is also a thief. He steals from the social order to which he belongs the contribution of manhood which he owes to society. Disloyal to truth he is equally disloyal to every principle of human solidarity. He cannot be of service to the commerce of the world for trade depends upon truth, and a man's word must be as good as his bond in order that the system of credit may have a sound basis in human character. Neither can the liar be of service to art, or science, or religion.

In the world of art he is the man who prostitutes his great gifts to the making of gain; who ignores his vision of beauty for the vision of a

cheap success. In the world of science the liar is the man who, as a "quack," deludes the credulous; while in religion he has long been known as the hypocrite whose professions are made to cloak his practices.

Hypocrites, charlatans, time-servers, are all liars who weaken the structure of the social order.

In the ideal society dreamed of by St. John on Patmos there can enter no one "who maketh a lie"; and the first apostle of Christianity to the world insists that the new social order demands that men shall "lie not one to another," but "putting away lying, speak every man truth with his neighbor."

It was left to a professor of theology to publish a defense of lying in 1902 in a book published in Paris and bearing the imprint of the Vicar General of the church in that city, a book based upon the statement that a lie is an attempt to deceive some one "who has a right to know the truth."

St. Paul would have anathematized him.

But meeting the statement on its own level, let us ask who is there who has not a right to know the truth from us?

Our enemies in time of war, it is said, have no right to expect to hear the truth from us. But war and lying are both reprehensible and must be abolished. Besides, it is far from true that we have a right to lie to our enemies in time of war. In fact the civilized nations have agreed that flags of truce must not be used to deceive and that an armistice must not be made an ambushade. In so far as war and its necessities tempt men to forget their manhood and to lie, it is to be classed with other temptations and recognized as the offspring of the devil. Bullies and braggarts and liars, whether they are such as individuals or as nations, are pests that society must suppress.

There was a secret organization in existence not so many years ago whose test for admission was the question, "If a red Indian came to your house to kill your mother and, knowing her to be hiding in the house, you were confronted by the Indian and he asked you if your mother was in, would you lie and stain your soul, or would you tell the truth and see your mother slain?" It is said that out of a large number of applicants only one youth failed to save his mother at the expense of his soul.

It is told of a recent monarch that "he lied like a gentleman" to protect the honor of a woman; and it was understood that his attitude met with general approval.

But such questions are of interest to debating societies and fall far outside of the accustomed needs of life. Not one man in a thousand will ever be placed in a position where he will need to save his life or his honor or his friends by a lie. And if it should happen, he to whom it happens is to be pitied by men and judged for his conduct only by his God.

Men, however, who are the personification of truthfulness in private and personal relationships seem to feel no twinges of conscience when they lie about public matters.

Especially in political campaigns does the liar flourish. The newspapers give the wings of the morning to some lie about a man in public life, and it flies over the land not to be overtaken by any denial however vigorous. It is declared that the end justifies the means; and that while Judge Blank is not indeed what the liar has represented him to be, the party behind the judge is untrustworthy, and if his defeat can bring about the defeat of the party the liar is justified for his lie.

This sort of reasoning was made ludicrous by Pascal in his "Provincial Letters." In that book he tells about Father Puys, a parish priest near Lyons, France, who wrote a pamphlet urging the duty of attending one's own parish church, instead of running about after strange preachers. Now the Jesuits were noted at that time for the brilliant preachers whom they sent into the country towns; and Father Alby, a Jesuit official, thinking that his order was being attacked, declared from his pulpit that Father Puys, an old and greatly respected clergyman, was really a man of licentious habits, whose intrigues with women were notorious, who was suspected of being an impious heretic, and who deserved to be burnt. Poor Father Puys, overcome by these denunciations, stated that he had no intention of attacking the Jesuits, who had not even been in his mind. And on being persuaded that the parish priest had not intentionally attacked the Jesuits, Father Alby said that "knowing better now what his intention was, he declared him to be a man of enlightened intellect, of profound and orthodox learning, of irreproachable character, and, in a word, a worthy pastor of his church."

Attacks of this nature are still looked upon in some quarters as good politics; but decent men do not any longer fight with such a disregard for truth.

The public has a right to expect the truth from any man who aspires to leadership, and the lie cannot be justified either on the grounds of expedience or of results.

Nor will it be possible to name one among all the circle of your friends and associates who has not the right to expect the truth from you, and for whom, if you lie, you do not hinder the growth of that confidence in men which is essential to the development of a peaceful and prosperous society.

And also you hurt yourself; for you have to live with the lie. And such companionship is destructive of your own peace, as Miss Donnell tells so exquisitely in her short story called "The Lie." In that story she describes the bedtime of the little boy, Russy, who has lied to his friend Jeff. The maid has tucked him in and put out the light and left him for the night. But sleep will not come. That first lie comes creeping up the stairs, and comes slinking up to the side of the bed, a new terror of the dark.

“ Move over, I ’m going to sleep with you. How did you ever happen to let me into such a nice place as this? I never thought you ’d make friends with me.” Russy, poor, frightened little boy, can’t stand such close quarters with the thing, but leaves his bed in an agony of fear, and hunts in the darkness for the window-seat where at least he can breathe; and there he clings till mother comes home and finds him and comforts him as only mothers can.

And can you tell lies now and yet sleep in peace?

That is what the liar becomes; a man indifferent to the hurt he does himself, to the harm he does society, and to the hindrance that he is to humanity in its march toward happiness and towards God.

VIII

WORRY

THE worry that is the result of wrong doing cannot be cured except by removing the cause, which is accomplished by confession and such restitution as is possible, with the acceptance of whatever punishment the broken laws involved may demand.

Proof of this statement may be seen in the relief obtained by men who have been convicted for wrongs they have done. Invariably they express satisfaction in exchanging days filled with the torture of worry over the fear of exposure, even for the restraint of a prison cell.

To avoid the nerve-racking worries of a life of double dealing it is necessary to avoid the double dealing.

But the worries that fret an honest soul are almost as distressing as those that disturb the peace of the evil doer; and to avoid them it is necessary also to remove the cause.

Simply to say "don't worry," is the same as

telling a near-sighted child not to squint. The child needs to be fitted with proper eye-glasses before he will be able to stop squinting, and the man who worries needs to see life in its proper perspective before he can follow the advice of the philosophers and look at life steadily and interpret its events without distorting their meaning.

A large class of worries is formed by the erroneous idea that the individual is the center of the universe, so that to the self-conscious soul it seems that all the ills of life are purposely directed against himself. This egocentric scheme of thought produces an exaggerated view of individual importance, whereby a man is impressed with a sense of being singled out as the target for misfortunes.

If a day is decided upon for an outing the man who worries for fear rain will spoil his plans exhibits the egocentric character. He is afraid that the forces of nature will conspire against his happiness. If he buys stocks and bonds he worries lest all the forces of the commercial world conspire to ruin his chance of fortune. If he enters a room filled with guests he worries himself into hot flushes and cold

80 HINDRANCES TO HAPPINESS

perspirations for fear he will win the disapproval of the company by some social error. As if companies of people, and business interests, and natural laws, existed only for the purpose of helping or harming himself.

To cure this class of worries it is evidently essential that the individual afflicted with them shall see himself as related to the society of which he is a part; not as the center about which all life revolves, but as a cog in the wheel. And it is foolish to imagine oneself of so much importance as to believe that any set of people, or any combination of business interests, to say nothing of the operation of great natural laws, are all finding nothing better to do than to concentrate attention upon securing the unhappiness of any individual.

But there is a class of worries that is more difficult to cure; and that is the class which springs from obsessions. The classic illustration for these worries is the picture of the great Dr. Johnson walking the streets of London striking posts with his stick. If he missed one he went back and struck it, else he worried for fear some bad luck would attend him.

To step across the threshold of one's door with

one foot first rather than the other; to put on the right shoe first rather than the left, or vice versa; to walk under a ladder; or to see the new moon over the wrong shoulder; these calamities fill the mind of the obsessed man with gloomy forebodings.

To cure obsessions it is necessary to displace the thought which breeds worry for one which breeds disdain of trifles. If your mind is so constituted that it cannot work until all the annoyances of life are removed; if you cannot read unless there is absolute quiet in the room, nor sleep if a window rattles; if to touch a piece of velvet or to bite into an apple makes you shiver; if such little things make you worry until they are adjusted to your liking, you are the victim of obsessions which can be removed by cultivating thoughts of control and of mastery.

It is useless to say to such a victim, "don't let trifles annoy you," "don't worry"; for first the victim needs to realize that what he feels is of small moment compared to what he does. The man who has been patiently striking posts along the street and worrying himself over the little annoyances of life can begin his cure by filling his mind with the thought that happiness is to be

secured in spite of annoyances. Surely the mind of a man is able to develop the thought that happiness depends not upon the perfect adjustment of surroundings to oneself, but upon the adjustment of oneself to life as it must be lived in a world filled with events whose purposes must often run counter to our own.

A third class of worries finds its origin in the spirit of our times.

Very early in life it is impressed upon us that we must excel in whatever we do. Copy book maxims stimulate the schoolboy to believe that "whatever is worth doing is worth doing well," and that "there is always room at the top." As life progresses toward maturity the man awakens some day to realize that he has not reached the top, and that he has failed often in well doing.

To worry over thwarted ambitions and unfulfilled hopes is often the result of the ideas implanted in the minds of children, ideas about excelling everybody and outdistancing all competitors on the road to success.

But there are many things that are worth doing even if but poorly done; and the only supremacy worth while is that over oneself.

If the natural gifts of a man make him a univer-

sal genius or a favorite of fortune he may rise to heights of eminence without loss of the poise that contributes to peace; but if he can excel only at the expense of overstrained energies worry is certain to fill his soul.

The only excellence worth striving for is to see that to-day's deeds are done better than yesterday's, so that by a steady development of ability the journey of life may gradually grow swifter as the goal is neared. Otherwise the man who overstrains his ability is riding for a fall.

If you catch the trout for which you are fishing, the satisfaction of success is yours; but if you lose him, it is possible to believe that in saving the cost of the butter in which you would have fried him you are by so much ahead of the game.

Another class of worries includes those which reach out into the future. The prevalence of fortune tellers and dealers in the occult bears witness to the large number of persons who seek to allay their dread of the future by lifting the veil from the unseen.

Men who are entirely free from the worries caused by past and present ills are sometimes filled with fear about the future. They have

learned to apply the rule about past happenings which advises us that in regard to matters that give occasion for worry there are two courses of action open to us. If the matter can be remedied, remedy it; and if it can't, dismiss it, and make the best of the next chance.

But when it comes to the evil things that may happen, the temptation to borrow trouble proves too strong to be resisted. "Never cross bridges till you come to them" is an excellent motto, but its wisdom often fails to have any effect upon us; and even though there may be no immediate cause for anxiety, the fear of the future casts gloom over our souls.

In the midst of a scene of enjoyment some depressing word may be spoken that will turn our thoughts to the contemplation of possible disaster to some cherished plan or to the failure of our hopes.

In his "Good-natured Man," Oliver Goldsmith has a character whom he names Mr. Croaker. Whenever Mr. Croaker saw a number of people cheerful and happy, he always contrived to throw a chill over the circle by wishing, with a ghastly air, that they all might be as well that day six months. There are many like Mr. Croaker

who always have a wet blanket handy, and are adepts at its use. In their presence we need to have a pair of rose-colored glasses ready for use; the rose-colored glasses of hope and faith; such hope and faith in the righteousness and justice of God as Job had, and which was expressed in immortal lines by Whittier when he said:

“I know not where His islands lift
Their fronded palms in air;
I only know I cannot drift
Beyond His love and care.”

Worries, like weeds, grow rankest in neglected places; and the mind is like a garden in that flowers must be cultivated, while the weeds spring up abundantly when the gardener simply fails to pull them up. Therefore if the beautiful and helpful thoughts which brighten life are to abound they must be cultivated, and the weeds called fear and worry must be destroyed so soon as they show their heads.

When thoughts of disaster are present in the mind they not only worry the man who lets them grow, but they tend to produce the very ills he dreads. Dr. Whipple, an authority in mental disorders, declares that “it is an established scien-

tific fact that an idea formed in the mind may be transferred to other minds. Worry creates mental images which when formed project themselves into other minds, and put in operation the most powerful forces of life for the speedy destruction of one's hopes and desires."

It is true that we know as yet but little about the laws of thought transference; but what little we do know teaches us to believe that Dr. Whipple's statement is well within the bounds of reason.

To cure ourselves of the habit of worrying there is no remedy so effective as that of driving out the worry-thought by planting the thoughts of courage and of cheer. For worry is a danger signal warning us that we are either not doing work enough, or else that what work we are doing is being done the wrong way. In the latter case a change of method will often effect a cure. Go to the business office by a new route; walk instead of ride; take a holiday oftener, a short one frequently instead of a long one only once a year. In the former case, fill the mind by taking on more of the burden of life. For it is worry that kills and not work, and the busiest people are the happiest.

What better can we do then, than to

“ Build a little fence of trust
 Around to-day;
Fill the space with loving deeds,
 And therein stay.
Look not o’er the sheltering bars
 Upon to-morrow;
God will help thee bear what comes
 Of joy or sorrow.”

IX

SELFISHNESS

THE old Quaker said to his wife, "Everybody is queer except thee and me, and thee is a little queer," which is only a picturesque way of saying that all of us like to have our way regardless of consequences to other people, and with a fatuous disregard for the effect of selfishness upon ourselves.

For there is no other one thing, or no series of things comprised under some other single name, that so hinders happiness as does selfishness.

The word selfishness is a modern word; not so new as the words automoblie, and aëroplane, and marconigram, but not so old as the word gravitation; and that word only dates back to the days immediately following the portentous discovery by Sir Isaac Newton less than two hundred and fifty years ago.

In the Bible the word selfishness does not occur; and Dante did not know it else he would have used it to describe a circle in his vision of

Hell. Shakespeare never heard the word, nor did Bacon. It appears suddenly in the literature of modern times as a term to describe a state of existence as well known as the name for it was unknown.

For while it is true that the Bible does not use the word it describes people who are "lovers of their own selves"; and Jesus declares that the final judgment is to hinge upon the matter of doing or not doing the deeds that we characterize to-day as selfish or unselfish.

Selfishness has always been in our nature as gravitation was always in the universe; but it took the enlightened thought of modern times to find a name for them both. What other word so well describes the attitude of the priest and the Levite toward the man left by thieves to die by the side of the Jericho road, as the word selfishness? The Good Samaritan is the type of that charity of thought and deed which we call unselfish; but selfishness covers the men who pass by on the other side as a coat of mail through which no call for pity could pierce and reach their hearts.

The thing we mean when we use the word selfishness is illustrated by the story of a well

known merchant to whom an old time school friend came in great distress. As the great man listened to the sorrowful tale of illness and misfortune his eyes filled with tears, his hand pressed an electric button on his desk, and as in reponse to his ringing of the bell an attendant entered the room he said, "John, throw this man out; he's breaking my heart."

Unwillingness to be distressed is a form of selfishness that needs no argument to reveal its ugliness; but it may perhaps need a word of warning as to its dangers. For let us suppose a man about to go to bed in a hotel. Suddenly he hears a cry from across the hall, "Help! Help!" It sounds like the cry of some one in terror and despair. So the man says to himself, "Evidently there is trouble over there." And he wraps a blanket about him so as not to catch cold while he rushes across the room, seizes the bureau and rolls it in front of his door, piles chairs up on top for a barricade, rolls his bed up against the bureau, turns out the light and jumps under the covers to be safe from harm.

Simply a selfish man who did n't purpose to get himself into any trouble he could avoid; a

very praiseworthy purpose as a rule; but in this instance with the result that he gets himself depised by all decent people who get to hear of his conduct; which does n't add to his happiness no matter from what dangers he may have saved his skin; and which detracts from the happiness of other people by so much as all of us must feel ashamed when selfishness freezes up impulses that make for heroism and turn men into monsters who "love only their own selves."

The normal self is related to human life as water is related to fields made fertile by its presence. There are hearts all around us which become fruitful with all the graces of life when our thoughts and deeds reach their needs.

Imagine, however, a field prepared for irrigation, into which no water can come because what water there was has been frozen. Ice cannot flow any more than hearts can flow until melted by proper processes. Then imagine the same field still not irrigated because what water there was has been condensed into steam and has gone up into the clouds; and you have a picture of what happens to hearts that need your help when you become overheated by

sentimentalities and let your kindly intentions become cloud castles in the air.

For there is a selfishness that appears to be as beautiful as the clouds at sunset; it attracts admiration and even wins love, only to lead friends and lovers into the darkness of disappointed hopes and the night of broken faith.

The ugly kind of selfishness, the icy sort of indifference, is evil enough; but its evil is suffered largely by the evil doer. It means that he is so self-centered as to be unable to keep step with the army of humanity as it advances toward its goal. He thinks so much about himself and the effect of things upon himself that he is like the centipede who

“was happy quite,
Until the frog, for fun,
Said ‘Pray, which leg comes after which?’
Which wrought his mind to such a pitch
He lay distracted in a ditch,
Considering *how* to run.”

The man who thinks always of his own comfort and is like ice, for fear, if he melts, the flow of his soul may carry off with it some of his money or some of his cherished ease, is so well understood as to work but little harm except to himself.

The more dangerous form of selfishness is the one Hawthorne had in mind when he wrote the sentence, "Selfishness is one of the qualities apt to inspire love."

It sounds at first as though the distinguished novelist was trying to be smart at the expense of truth. But when memory stirs up our recollection of past experiences we become convinced that some of the most engaging rascals known are the most selfish. Benvenuto Cellini, for instance; or if you want the consummate expression by a literary artist of the type of selfishness to which Hawthorne referred, take George Eliot's Tito in her story of "Romola."

Tito's peculiar attractiveness is the result of his form of selfishness. The novelist does not tell us that he is selfish, but she makes us feel his character. It develops so surely under her skilful hand, and so slowly, that we feel his charm as Romola did without fearing his cruelty, or without even suspecting him capable of cruelty. All he asked was to have sunshine and joy. He absorbed pleasure as a sponge absorbs water, and whenever another life touched his, he exuded pleasure as water drops from a saturated sponge. He was glad to dif-

fuse delight because it made his surroundings delightful. From the hardships of life he fled; from the burdens that would have made him walk soberly, sedately, steadily, he deliberately turned away.

Whenever such a man crosses the path of a woman like Romola the woman is attracted. She admires the vivacity, the lightness of spirit, the entertaining qualities that sparkle in the sunshine; and she loves the care-free heart. Such a man rests her and lulls her fears to sleep.

And then the tragedy comes, when the selfishness that expressed itself in beautiful manners, and attractive speech, and winsome joyousness, being suddenly brought to bay, discloses itself as unspeakably loathsome, meriting the utmost contempt of men.

That is the kind of selfishness which is the most dangerous because the very qualities that make it dangerous are so lovable. It is the kind of selfishness that indulges in generosity at the expense of justice, for it is so much easier to be generous than it is to be just; especially with other people's property.

But generosity without justice is sentiment-

talities; the dissipation of water that ought to make fields fruitful, into clouds of steam that float beautifully in the sunshine giving much promise and but little performance of benefit to life.

It is wonderfully attractive to witness the generosity even of some big-hearted thief who prides himself upon his benevolence. He basks in the popularity won by his open-handed gifts to dependents and followers and friends. It affords him immense satisfaction to dress his wife and children in fine raiment and to hear their praise of him. His self-love is fed by the adulation of those whom he has taught to look upon him as the source of every blessing.

Political life abounds with selfish rascality of this type; men who steal from the public funds to provide for the private needs of their friends; men who rob the city to pose before a selected few as benefactors of their kind. And there is so much that is lovable about the generosity of these modern Robin Hoods that we forget the selfishness involved until the big-hearted thief is brought to bay. It may happen that for some reason the public till or the corporation strong box is closed to him and his prestige is in danger.

Then to prop up his pose as a benefactor of men, he will rob widows and orphans, he will cheat his acquaintances, and defraud his associates, in order that he may get money with which to provide for the needs of those whose praise of him is as the breath of his life.

It does not sound so attractive to say, "First just and then generous," as it does to reverse the saying. But the only man who has a right to be generous is he who has first been just.

It is as though a man should feel sorry on a very cold day for all the people in town who could n't afford to have comfortable fires to warm them. So he opens all the doors and windows of his home and allows the heat from his furnace to attempt the task of warming up all outdoors.

The man not only fails to warm the poor people for whom his sympathies are aroused, but he also fails to keep his own family warm. First he must be just and provide for his own, or else, as the Bible says, he is worse than an infidel. Afterwards he may be as generous as justice will allow.

For generosity is a luxury that speedily bank-

rupts the man who practices it apart from justice. And justice apart from generosity is mere formalism which speedily dries up the springs of human feeling.

There are, therefore, these two extremes of selfishness, expressed on the one hand by the cold and ice-bound justice that never expands in generous deeds; and on the other hand by the generosity based upon sentimentality which can end only in shattered dreams.

Between these extremes we must find the middle road that we may escape the unhappiness caused either by a calculating indifference to, or an uncalculating interest in, the affairs of men.

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